

Fill in this information to identify the case:

Debtor 1 Arlo H. Hall
Debtor 2 Bynetta R. Hall
(Spouse, if filing)
United States Bankruptcy Court for the: Northern District of Ohio
(State)
Case number: 17-12667

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank, N.A., as Trustee for the benefit of the Certificateholders of Popular ABS, Inc. Mortgage Pass-Through Certificates Series 2005-1

Last four digits of any number you use to identify the debtor's account: XXXXXX9810

Court Claim No. (if known): 19

Date of Payment Change:
Must be at least 21 days after date of July 1, 2019 this notice.

New total payment:
Principal, interest, and escrow, if any \$1,651.54

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- No.
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$623.51

New escrow payment: \$606.29

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- No.
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$1,668.76

New mortgage payment: \$1,651.54

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Chris E. Manolis

Signature

Date: 5/9/2019

Print: Chris E. Manolis, Esq.

First Name Middle Name Last Name

Title Attorney for Creditor

Company Shapiro, Van Ess, Phillips & Barragate, LLP

Address 4805 Montgomery Road, Suite 320

Number Street

Norwood, OH 45212

City State ZIP Code

Contact phone (513) 396-8100

Email cmanolis@logs.com

CERTIFICATE OF SERVICE

The undersigned does hereby certify that on the 9th day of May, 2019, a copy of the foregoing was served to the following:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Jonathan I. Krainess, on behalf of Arlo H. Hall a/k/a Arlo H McGhee a/k/a Arlo Hall and Bynetta R. Hall a/k/a Bynetta Hall, debtor(s), at jkrainess@sbcglobal.net

Lauren A Helbling, on behalf of the Chapter 13 Trustee's office at
lhelbling13@ecf.epiqsystems.com

United States Trustee at Registered address @usdoj.gov

And by regular U.S. mail, postage prepaid, on:

Arlo H. Hall a/k/a Arlo H McGhee a/k/a Arlo Hall, 150 Creekside Drive, Maple Heights, OH 44137

Bynetta R. Hall a/k/a Bynetta Hall, 150 Creekside Drive, Maple Heights, OH 44137

/s/ Chris E. Manolis
Shapiro, Van Ess, Phillips & Barragate, LLP
Chris E. Manolis (OH-0076197)
4805 Montgomery Road, Suite 320
Norwood, OH 45212
Phone: (216) 373-3117
Fax: (847) 627-8805
Email: cmanolis@logs.com

17-027349 BK03; ad; May 9, 2019

JONATHAN I KRAINESS
150 CREEKSIDE DR
MAPLE HEIGHTS OH 44137-4780



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04/19/2019

Account Number: [REDACTED]

JONATHAN I KRAINESS
 150 CREEKSIDE DRIVE
 MAPLE HEIGHTS, OH 44137-4780

Property Address:
 150 Creekside Dr
 Maple Heights, OH 44137-4780

Dear JONATHAN I KRAINESS,

We have been notified you are representing Bynetta R Hall. Accordingly, the enclosed correspondence is being directed to you. The enclosures have not been sent directly to Bynetta R Hall. Please provide this correspondence to your client as you deem appropriate.

If you no longer represent Bynetta R Hall, or if you prefer we provide such notices directly to your client, please send a request in writing to:

Ocwen Loan Servicing, LLC
 Attention: Research Department
 P.O. Box 24736
 West Palm Beach, FL 33416-4736

If you are authorizing us to communicate directly with your client, please specify whether the authorization covers written or verbal communication, or both.

Sincerely,
 Loan Servicing

NMLS # 1852

BKA_ACCHIST_DA

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



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04/19/2019

Account Number: [REDACTED]

Bynetta R Hall
 150 CREEKSIDER DR
 MAPLE HEIGHTS, OH 44137-4780

Property Address:
 150 Creekside Dr
 Maple Heights, OH 44137-4780

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

BANKRUPTCY ACCOUNT HISTORY

Dear Customer(s),



Why We Are
 Sending This
 Letter

The enclosed update **follows notice of this account's involvement in a bankruptcy petition**, filed on 05/08/2017 under Chapter 13 of the Bankruptcy Code.

This Notice relates to the post-petition escrow payments and disbursements only.

IMPORTANT NOTICE:

We should be contacted at once if this account was not part of a Chapter 13 proceeding or plan.



What Needs
 To Be Done

If any other bankruptcy protection has been filed or an Order of Discharge has been received in a Chapter 7 Bankruptcy case, or any other discharge under the U.S. Bankruptcy Code that applies to this property has been received, this Notice is for informational purposes only and is not intended as an attempt to collect a debt from you personally.

The enclosed statement should be reviewed carefully. The mortgage payment may be affected.

For any questions, the Customer Care Center can be reached toll-free at **888.554.6599**, Monday through Friday 8 am to 9 pm ET. Information about this mortgage account may also be found online at www.ocwencustomers.com.

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ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ACCOUNT HISTORY – BANKRUPTCY

Analysis Period. This statement includes actual and scheduled activity in the escrow account from April 2018 through June 2019.

An "S" indicates a "scheduled payment."

The monthly mortgage payment in the amount of \$1,668.76 of which \$1,045.25 was for principal and interest and \$623.51 was allocated to the escrow account.

| Actual Month | Projected Payments To Escrow | Actual Payments To Escrow | Projected Payments From Escrow | Actual Payments From Escrow | Description | Projected Ending Balance | Actual Ending Balance ¹ |
|-------------------|------------------------------|---------------------------|--------------------------------|-----------------------------|--------------------------------|--------------------------|------------------------------------|
| Beginning Balance | | | | | | \$1,415.47 | \$7,019.49 |
| Apr-2018 | \$632.97-s | \$632.97 | | \$3,761.87 | POC Escrow Shortage Adjustment | \$2,048.44 | \$3,890.59 |
| May-2018 | \$632.97-s | \$632.97 | | | | \$2,681.41 | \$4,523.56 |
| Jun-2018 | \$632.97-s | \$632.97 | | \$3,741.06 | County Tax (PARCEL # 54339066) | \$3,314.38 | \$1,415.47 |
| Jul-2018 | \$623.51-s | \$623.51 | | | | \$3,937.89 | \$2,038.98 |
| Aug-2018 | \$623.51-s | \$623.51 | | | | \$4,561.40 | \$2,662.49 |
| Sep-2018 | \$623.51-s | \$623.51 | | | | \$5,184.91 | \$3,286.00 |
| Oct-2018 | \$623.51-s | \$623.51 | | | | \$5,808.42 | \$3,909.51 |
| Nov-2018 | \$623.51-s | \$623.51 | | | | \$6,431.93 | \$4,533.02 |
| *Dec-2018 | \$623.51-s | \$623.51 | | \$3,534.52 | County Tax (PARCEL # 54339066) | \$7,055.44 | \$1,622.01 |
| Jan-2019 | \$623.51-s | \$623.51 | | | | \$7,678.95 | \$2,245.52 |
| * | | | \$3,741.06-s | | County Tax | \$3,937.89 | \$2,245.52 |
| Feb-2019 | \$623.51-s | \$623.51 | | | | \$4,561.40 | \$2,869.03 |
| Mar-2019 | \$623.51-s | | | | | \$5,184.91 | \$3,492.54 |
| Apr-2019 | \$623.51-s | | | | | \$5,808.42 | \$4,116.05 |
| May-2019 | \$623.51-s | | | | | \$6,431.93 | \$4,739.56 |
| Jun-2019 | \$623.51-s | | \$3,741.06-s | | County Tax (PARCEL # 54339066) | \$3,314.38 | \$1,622.01 |

NMLS # 1852

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| Actual Month | Projected Payments To Escrow | Actual Payments To Escrow | Projected Payments From Escrow | Actual Payments From Escrow | Description | Projected Ending Balance | Actual Ending Balance ¹ |
|--------------|------------------------------|---------------------------|--------------------------------|-----------------------------|-------------|--------------------------|------------------------------------|
| TOTALS | \$9,381.03 | \$6,886.99 | \$7,482.12 | \$11,037.45 | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "s" indicates "scheduled payment".

¹ The account was delinquent on the day we performed the escrow analysis. In order to calculate the new escrow payment amount, we assumed that the accountholder will make all outstanding scheduled escrow payments. As a result, the Actual Ending Balance includes the amount of the scheduled escrow payments that have not yet been made. **For reference, the current actual escrow balance is \$2,869.03.**

Projected Payments - Last year, we projected that payments made from the escrow account would total \$7,482.12. Under Federal law (RESPA), with projected payments of \$7,482.12 the lowest monthly balance should not {exceed / fall below} \$1,247.02 or 1/6 of anticipated payments from the account.

Summary of Actual Payments Made from Escrow (as shown above): \$7,275.58 for property taxes, \$3,761.87 for POC Escrow Shortage Adjustment. Please review the details carefully. If any details appear incorrect, please contact us.

***Note - POC Escrow Shortage Adjustment:** This transaction reflects credit adjustments made by Ocwen with regard to a pre-petition escrow shortage identified at the time of the bankruptcy filing and placed in the Proof of Claim filed by Ocwen and on the Claims Register of the case. Ocwen advances the pre-petition escrow shortage funds to the account so they do not become part of any ongoing post-petition escrow payments and to prevent a "double-dip." All pre-petition escrow shortage funds advanced are repaid as part of Ocwen's Proof of Claim arrearage as per the confirmed plan in the case. If the bankruptcy case is dismissed for any reason or if Ocwen obtains an Order from the Court granting it Relief from the Automatic Stay, any outstanding amounts owed for the pre-petition escrow shortage as stated in Ocwen's Proof of Claim that are not repaid prior to the said dismissal or relief order, will be added back to the outstanding escrow balance on the account.

Notice Regarding Bankruptcy: Please be advised that if the account is part of an active Bankruptcy case or if an Order of Discharge has been received from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post-petition or discharged debt. If the bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If the account has received an Order of Discharge in a previously filed Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from the accountholder(s) personally. Finally, if the account is in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, payments should continue to be made in accordance with the confirmed bankruptcy plan.

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[REDACTED]
[REDACTED]
JONATHAN I KRAINESS
150 CREEKSIDE DR
MAPLE HEIGHTS OH 44137-4780

[REDACTED]



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04/19/2019

Account Number: [REDACTED]

JONATHAN I KRAINESS
 150 CREEKSIDE DRIVE
 MAPLE HEIGHTS, OH 44137-4780

Property Address:
 150 Creekside Dr
 Maple Heights, OH 44137-4780

Dear JONATHAN I KRAINESS,

We have been notified you are representing Bynetta R Hall. Accordingly, the enclosed correspondence is being directed to you. The enclosures have not been sent directly to Bynetta R Hall. Please provide this correspondence to your client as you deem appropriate.

If you no longer represent Bynetta R Hall, or if you prefer we provide such notices directly to your client, please send a request in writing to:

Ocwen Loan Servicing, LLC
 Attention: Research Department
 P.O. Box 24736
 West Palm Beach, FL 33416-4736

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Sincerely,
 Loan Servicing

NMLS # 1852

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04/19/2019

Account Number: [REDACTED]

Bynetta R Hall
 150 CREEKSIDE DR
 MAPLE HEIGHTS, OH 44137-4780

Property Address:
 150 Creekside Dr
 Maple Heights, OH 44137-4780

Analysis Date: 04/19/2019

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - BANKRUPTCY PROJECTIONS FOR THE COMING YEAR

Dear Customer(s),



Why We Are
 Sending This
 Letter

The enclosed update **follows notice of this account's involvement in a bankruptcy petition**, filed on 05/08/2017 under Chapter 13 of the Bankruptcy Code.

This statement relates to the post-petition escrow payments and disbursements only.

IMPORTANT NOTICES:

We should be contacted at once if this account was not part of a Chapter 13 proceeding or plan.

If any other bankruptcy protection has been filed or an Order of Discharge has been received in a Chapter 7 Bankruptcy case, or any other discharge under the U.S. Bankruptcy Code that applies to this property has been received, this Notice is for informational purposes only and is not intended as an attempt to collect a debt from you personally.

The enclosed statement should be reviewed carefully. The mortgage payment may be affected.



What Needs
 To be Done

For any questions, we can be reached toll-free at **888.554.6599**, Monday through Friday 8 am to 9 pm ET. Information regarding this mortgage account may also be found online at www.ocwencustomers.com.

Sincerely,
 Loan Servicing

Enclosure

NMLS # 1852

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ESCROW ACCOUNT DISCLOSURE STATEMENT - BANKRUPTCY

This is a projection of activity in the escrow account during the coming escrow year based on:

- a) Anticipated payments to be paid into the escrow account, **and**
- b) Anticipated payments to be made from the escrow account

| Description of Next Disbursement | Due Date of Next Disbursement | Estimated Amount(s) of Next Disbursement |
|----------------------------------|-------------------------------|--|
| County Tax | Jan 2020 | \$3,534.52 |
| County Tax | Jun 2020 | \$3,741.06 |
| Total Annual Disbursements | | \$7,275.58 |

| | |
|--|--|
| Target Escrow Payment | $\$606.29 = (1/12^{\text{th}} \text{ of } \$7,275.58)$ |
| Starting Escrow Balance Needed as of Jul 2019 | \$1,212.68 |

| Month | Projected Payments To Escrow | Projected Payments From Escrow | Description | Projected Ending Balance | Required Balance Projections |
|-------------------|------------------------------|--------------------------------|--|--------------------------|------------------------------|
| Beginning Balance | | | | \$1,622.01 | \$1,212.68 |
| Jul-2019 | \$606.29 | | | \$2,228.30 | \$1,818.97 |
| Aug-2019 | \$606.29 | | | \$2,834.59 | \$2,425.26 |
| Sep-2019 | \$606.29 | | | \$3,440.88 | \$3,031.55 |
| Oct-2019 | \$606.29 | | | \$4,047.17 | \$3,637.84 |
| Nov-2019 | \$606.29 | | | \$4,653.46 | \$4,244.13 |
| Dec-2019 | \$606.29 | | | \$5,259.75 | \$4,850.42 |
| Jan-2020 | \$606.29 | \$3,534.52 | County Tax (PARCEL # 54339066) | \$2,331.52 | \$1,922.19 |
| Feb-2020 | \$606.29 | | | \$2,937.81 | \$2,528.48 |
| Mar-2020 | \$606.29 | | | \$3,544.10 | \$3,134.77 |
| Apr-2020 | \$606.29 | | | \$4,150.39 | \$3,741.06 |
| May-2020 | \$606.29 | | | \$4,756.68 | \$4,347.35 |
| Jun-2020 | \$606.29 | \$3,741.06 | County Tax (PARCEL # 54339066) | \$1,621.91 | \$1,212.58(Cushion) |
| TOTALS= | \$7,275.48 | \$7,275.58 | | | |

NMLS # 1852

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ESCROW CUSHION AND POTENTIAL ESCROW SHORTAGE:

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law (RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn.

This additional amount, which is called a "cushion," may be up to 1/6 of the total payments estimated to be made from the escrow account for the coming escrow year.

To avoid a shortage, the escrow balance should not fall below the cushion amount at any time during the coming escrow year.

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ESCROW ACCOUNT PROJECTIONS

Total Anticipated Payments. The projected payments from escrow for the coming year total \$7,275.58.

Required Escrow Cushion/Minimum Balance. The required cushion amount is \$1,212.58 (1/6 of \$7,275.58).

Expected Balance Deficiency/Surplus - According to the last month of the account history, the expected escrow balance is \$1,622.01, so there is an escrow balance surplus of \$409.33 (this balance equals the total amount paid into escrow minus the total amount of money to be paid out this year). We will send you a check for the remaining surplus balance within 30 days. However, if your account is not contractually current as of the analysis date, the escrow funds will remain in the escrow account.

As mentioned in the Account History, (provided under separate cover) we assumed that the outstanding escrow payments were paid in order to calculate the new escrow payment amount. Keep in mind that the stated escrow surplus was calculated based on this assumption.

the first monthly mortgage payment for the coming escrow year, beginning with the payment due on 07/01/2019, will be \$1,651.54 of which \$1,045.25 will be for principal and interest and \$606.29 will go into the escrow account.

For any questions, the Customer Care Center can be reached toll-free at **888.554.6599**. Representatives are available Monday through Friday 8 am to 9 pm ET.

Fax to Attention: Escrow Department

Fax Number: **561.682.7875**

Mailing Address:

Ocwen Loan Servicing, LLC
 Attn: Escrow Department
 P.O. Box 24737
 West Palm Beach, FL 33416

Notice Regarding Bankruptcy: Please be advised that if the account is part of an active Bankruptcy case or if an Order of Discharge has been received from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post-petition or discharged debt. If the bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If the account has received an Order of Discharge in a previously filed Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from the accountholder(s) personally. Finally, if the account is in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, payments should continue to be made in accordance with the confirmed bankruptcy plan.

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